

Fill in this information to identify the case:

Debtor 1	Reginald Karl Warren		
Debtor 2 (Spouse, if filing)	Nichole Rogers Warren, A.K.A. Nichole L. Rogers		
United States Bankruptcy Court for the:	Middle	District of	NC
Case number	11-80732		

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	Select Portfolio Servicing, Inc, servicing agent for <u>EMC Mortgage LLC</u>	Court claim no. (if known): <u>12</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>9 5 9 2</u>	
Property address:	602 WEEPING WILLOW DRIVE Number Street	
Durham, North Carolina 27704 City State ZIP Code		

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10 / 01 / 2016
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ _____

c. Total. Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 **Reginald Karl Warren**
First Name Middle Name Last Name

Case number (if known) 11-80732

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


Signature

Date 9/26/16

Print	Craig S. Haskell		
	First Name	Middle Name	Last Name

Title Attorney

Company Nodell, Glass & Haskell, LLP

Title Attorney

If different from the notice address listed on the proof of claim to which this response applies:

Address 5540 Centerview Drive, Suite 416

Raleigh, NC 27606

Contact phone (919) 821-2600

Email chaskell@nghlaw.org

CERTIFICATE OF SERVICE

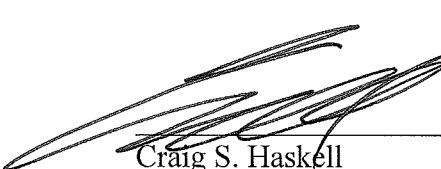
This is to certify that the foregoing Response, has been served on the following parties to this action by depositing copies of the same in the United States Mail, first class, postage prepaid, and addressed as follows:

Reginald Karl Warren and Nichole Rogers Warren , A.K.A. Nichole L. Rogers
602 Weeping Willow Drive
Durham, NC 27704

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Richard M. Hutson, II
PO Box 3613
Durham, NC 27702-3613

This the 26th day of September, 2016.



Craig S. Haskell
Attorney for Select Portfolio Servicing, Inc.